

A Parent's Checklist for Teaching Economics at Home

Raising competent children instead of dependents

Use this as a self-examination, not a performance. You are not aiming for perfection, but for **clarity, consistency, and courage**.

☐ Money & Work

- ☐ My children understand that money is **earned through contribution**, not owed for existing
 - ☐ Allowances (if used) are tied to **real work and responsibility**
 - ☐ I speak respectfully about all honest work, including trades and service jobs
 - ☐ I allow my children to experience the dignity of effort and completion
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☐ Scarcity & Choice

- ☐ My children are given **limited resources** and allowed to choose how to use them
 - ☐ I resist rescuing them from every poor financial choice
 - ☐ I clearly explain that choosing one thing means **giving up another**
 - ☐ I treat limits as reality, not as cruelty
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☐ Saving & the Future

- ☐ My children are encouraged to **save before they spend**
- ☐ Money is divided into **save, spend, and give**

- ☐ I teach delayed gratification without apology
 - ☐ I model patience and long-term thinking myself
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☐ **Charity & Generosity**

- ☐ My children understand that **charity must be voluntary**
 - ☐ I do not force generosity in the name of “fairness”
 - ☐ I praise generosity most when it **costs them something**
 - ☐ I clearly distinguish between love freely given and resources taken
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☐ **Prices & Reality**

- ☐ I explain that prices reflect **labor, scarcity, quality, and demand**
 - ☐ I use everyday shopping as a teaching opportunity
 - ☐ I do not speak of prices as moral failures or injustices
 - ☐ I teach curiosity instead of resentment
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☐ **Debt & Restraint**

- ☐ My children understand debt as **future work promised away**
 - ☐ I explain purchases in terms of **time and labor**, not just money
 - ☐ I avoid normalizing debt for comfort or convenience
 - ☐ I visibly model restraint and saying “no”
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☐ **Government & Responsibility**

- ☐ My children understand the difference between **family help and government force**
 - ☐ I ask simple questions like “Who pays for this?”
 - ☐ I explain that the State does not create resources; it redistributes them
 - ☐ I speak calmly, factually, and without hysteria
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☐ **The Home as the First Economy**

- ☐ My children see responsibility practiced daily in the household
 - ☐ I understand that moral formation precedes political understanding
 - ☐ I do not outsource foundational economic lessons to schools or media
 - ☐ I remember that freedom is taught before it is defended
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Final Reflection

A child does not need economic theory to understand economic truth. They need parents willing to teach **cause and effect, limits, responsibility, and choice** — patiently and consistently.

Freedom is not inherited automatically.
It is taught.